B1 (Official Form 1) (04/13)  Case 15-07.7.7.5 Dog. 1	Filed 03/05/15	Entered 03/	05/15 12:25:33 Desc Main	1
Case 15-07,775 Doc 1  Northern District	CHIPTE OCUITAENT	Page 1 of 48		
Name of Debtor (if individual enter Lact First Middle)	Of Himois		VOLUNTARY PETITI	ON
All Other Names used by the Debton in the Land		Name of Joint D	ebtor (Spouse) (Last, First, Middle):	
(include married, maiden, and trade names):		All Other Names	used by the Joint Debtor in the last 8 years	
Same		(include married	, maiden, and trade names):	•
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (if more than one, state all):	ITIN)/Complete EIN	Loot formalists		
0455		(if more than one	f Soc. Sec. or Individual-Taxpayer I.D. (ITIN),	/Complete EIN
Street Address of Debtor (No. and Street, City, and State):				
2641 West Estes Chicago, IL		Sirect Address of	Joint Debtor (No. and Street, City, and State):	
County of Residence or of the Principal Place of Business:	ZIP CODE 60645		ZIPC	Y)Dr
Cook  Mailing Address of Debtor (if different from street address		County of Resider	nce or of the Principal Place of Business:	ODE
Same	):	Mailing Address o	f Joint Debtor (if different from street address)	
			dom succe address)	i.
	ZIP CODE			
Location of Principal Assets of Business Debtor (if differen	t from street address abov	re):	ZIP Co	ODE
Type of Debtor			ZIPCC	)DE
(Form of Organization) (Check one box.)	(Check one box.)	of Business	Chapter of Bankruntey Code Und	on Wilder
· · · · · · · · · · · · · · · · · · ·	Health Care B	nsiness	the Petition is Filed (Check one	box.)
See Exhibit D on page 2 of this form	☐ Single Asset R	eal Estate as defined in	Chapter 7 Chapter 15 Recognition	Petition for
Corporation (includes LLC and LLP) Partnership	Railroad	l(51B)	Chapter 11 Main Proce	n of a Foreign
Other (If debtor is not one of the above	Stockbroker Commodity Bro	. •		Petition for 1 of a Foreign
this box and state type of entity below.)	☐ Clearing Bank	oker	Nonmain Pr	oceeding
Chapter 15 Debtors		npt Entity		
Country of debtor's center of main interests:	(Check box,	if applicable.)	Nature of Debts (Check one box.)	
each country in which a foreign proceeding by, regarding, or	Debtor is a tax-e	exempt organization	Debts are primarily consumer De	bts are
gainst debtor is pending:	I under title 26 of	the United States al Revenue Code).	§ 101(8) as "incurred by an	marily siness debts.
	Josep (and Internal	ai Revenue Code).	individual primarily for a personal, family, or	sincas denis.
Filing Fee (Check one box.)			household purpose."	
Full Filing Fee attached.		Check one box:	Chapter 11 Debtors	
Filing Fee to be paid in installments (and in the		Debtor is a smal	business debtor as defined in 11 U.S.C. § 101	l(51D).
Filing Fee to be paid in installments (applicable to indivisigned application for the court's consideration certifying unable to pay fee except in installments. But a 100000000000000000000000000000000000	duals only). Must attach		mall business debtor as defined in 11 U.S.C. § 101	101(51D).
the first and the state of the	See Official Form 3A.	Check if:  Debtor's aggregation	ate noncontingent liquidated debts (excluding o	
Filing Fee waiver requested (applicable to chapter 7 indivates attach signed application for the court's considered	iduals only). Must			lebts owed to
attach signed application for the court's consideration. So	ee Official Form 3B.		y unec years mereapter).	,
		Check all applicable I	led with this marie:	
tistical/Administrative Information		Acceptances of the	30 nian ware collected to the contract	nore classes
- ·			11 O.S.C. § 1126(b).	
Debtor estimates that funds will be available for distr Debtor estimates that, after any exempt property is ex- distribution to unsecured creditors. mated Number of Creditors	ibution to unsecured credi	itors.	THIS SP.	ACE IS FOR USE ONLY
distribution to unsecured creditors.  nated Number of Creditors	ciuded and administrative	expenses paid, there wil	ll be no funds available or	
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30-99 100-199 200-999 1,000-	5,001-	001- 25,001-	NORTHERN DISTRICT OF ILL	Y COURT
5,000 nated Assets	10,000 25,		50,001- 100,000 MAR-0 5 2015	LINOIS
			JEFEDEN - ZVIS	
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	to \$50 to \$ million mill	100 to \$500	1 \$500,000,00PSMPPPPPPPPPPPPPPPPPPPPPPPPPPPP	-LERK
lated Liabilities		ion million		
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million million	million milli		to \$1 billion \$1 billion	- 1

	y Petition Se 15-07775 Doc 1 Filed 03/05/15	Entered 03/05/15 12:25:33	Desc Main
(This page	must be completed and filed in every case.)  Document	Palgre 2( phus): Montilla, Sheila	Page 2
Location	An Frior Bankruptcy Cases Filed Within Last	8 Years (If more than two, attach additional sh	reat )
Where File Location	d: Northern District of Illinois	Case Number: 1341508	Date Filed: 10/23/2013
Where File	d:	Case Number:	<del></del>
1 05	Pending Bankruptcy Case Filed by any Snorse Partner of A	AST.	Date Filed:
Name of D	Pending Bankruptcy Case Filed by any Spouse, Partner, or A ebtor:	Case Number:	h additional sheet.)
District:			Date Filed:
		Relationship:	Judge:
of the Secur	Exhibit A pleted if debtor is required to file periodic reports (e.g., forms 10K and he Securities and Exchange Commission pursuant to Section 13 or 15(d) ities Exchange Act of 1934 and is requesting relief under chapter 11.)	Exhibi  (To be completed if deb whose debts are primaril  I, the attorney for the petitioner named in the informed the petitioner that [he or she] may of title 11, United States Code, and have ex such chapter. I further certify that I have deliby 11 U.S.C. § 342(b).	tor is an individual y consumer debts.) c foregoing petition, declare that I have proceed under chapter 7, 11, 12, or 13
Exhib	it A is attached and made a part of this petition.	by 11 U.S.C. § 342(b).	evered to the debtor the notice required
		X	
		Signature of Attorney for Debtor(s) (	Date)
No.	d Exhibit C is attached and made a part of this petition.		
Exhibit I	Exhibit ted by every individual debtor. If a joint petition is filed, each spouse must D. completed and signed by the debtor.	complete and attach a separate Exhibit D.)	
his is a joint	s, completed and signed by the debtor, is attached and made a part of this pe	etition.	
his is a joint	petition:  O, also completed and signed by the joint debtor, is attached and made a part of this perpetition:  Information Regarding the Check any applications are completed as been demicited on the standard and made a part of this perpetition:	etition.  t of this petition.  e Debtor - Venue able box.)	
Exhibit I	petition:  D, also completed and signed by the joint debtor, is attached and made a part of this per petition:  Information Regarding the (Check any applications) (Check a	e Debtor - Venue table box.) business, or principal assets in this District for name of the principal assets in the district for name of the district f	r 180 days immediately
his is a joint Exhibit I	petition:  D, also completed and signed by the joint debtor, is attached and made a part of this petition:  Information Regarding th  (Check any applicate preceding the date of this petition or for a longer part of such 180 days the such that the date of this petition or for a longer part of such 180 days the date of	e Debtor - Venue tible box.) Dusiness, or principal assets in this District for partnership pending in this District.	
his is a joint Exhibit I	petition:  O, also completed and signed by the joint debtor, is attached and made a part of this perpetition:  Information Regarding the Check any applications are completed as been demicited on the standard and made a part of this perpetition:	e Debtor - Venue able box.) Dusiness, or principal assets in this District for an in any other District.  or partnership pending in this District.	
Exhibit I	Information Regarding the Check any application of this petition:  Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 days to there is a bankruptcy case concerning debtor's affiliate, general partner, Debtor is a debtor in a foreign proceeding and has its principal place of no principal place of business or assets in the United States but is a deficient District, or the interests of the parties will be served in regard to the relief Certification by a Debtor Who Resides as a (Check all applicable).	e Debtor - Venue table box.) Dusiness, or principal assets in this District for nan in any other District. Or partnership pending in this District. Dusiness or principal assets in the United State fendant in an action or proceeding [in a federal sought in this District.  Tenant of Residential Property	s in this District, or has al or state court] in this
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Exhibit I	Information Regarding the Check any application or for a longer part of such 180 days the principal place of the parties of a debtor in a foreign proceeding and has its principal place of no principal place of business or assets in the United States but is a definition or the interests of the parties will be served in regard to the relief Certification by a Debtor Who Resides as a (Check all applicable Landlord has a judgment against the debtor for possession of debtor's relief (Na	e Debtor - Venue able box.) Dusiness, or principal assets in this District for nan in any other District.  Or partnership pending in this District.  Dusiness or principal assets in the United State fendant in an action or proceeding [in a federal sought in this District.  Tenant of Residential Property Deboxes.)  esidence. (If box checked, complete the following of landlord that obtained judgment)	s in this District, or has al or state court] in this
inis is a joint Exhibit I	Information Regarding the (Check any applied preceding the date of this petition).  Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 days the three is a bankruptcy case concerning debtor's affiliate, general partner, Debtor is a debtor in a foreign proceeding and has its principal place of no principal place of business or assets in the United States but is a definition, or the interests of the parties will be served in regard to the relief Certification by a Debtor Who Resides as a (Check all applicable Landlord has a judgment against the debtor for possession of debtor's residence in the content of the precision of debtor's residence in the content of the parties will be served in regard to the relief candidate the debtor for possession of debtor's residence in the content of the parties will be served in regard to the relief candidate the debtor for possession of debtor's residence in the parties will be served in the parties as a content of the parties will be served in regard to the relief candidate the parties will be served in regard to the relief candidate the parties will be served in regard to the relief candidate the parties will be served in regard to the relief candidate the parties will be served in regard to the relief candidate the parties will be served in regard to the relief candidate the parties will be served in regard to the relief candidate the parties will be served in regard to the relief candidate the parties will be served in regard to the relief candidate the parties will be served in regard to the relief candidate the parties will be served in regard to the relief candidate the parties will be served in regard to the relief candidate the parties will be served in regard to the relief candidate the parties will be served in regard to the relief candidate the parties will be served in regard to the relief candidate the parties will be served in regard to the relief candidate the parties will be se	e Debtor - Venue able box.) business, or principal assets in this District forman in any other District.  or partnership pending in this District. business or principal assets in the United State fendant in an action or proceeding [in a federal fendant in this District.  Tenant of Residential Property boxes.)  residence. (If box checked, complete the followance of landlord that obtained judgment)  dress of landlord)	s in this District, or has al or state court] in this
Exhibit I	Information Regarding the Check any application or for a longer part of such 180 days the principal place of the parties of a debtor in a foreign proceeding and has its principal place of no principal place of business or assets in the United States but is a definition or the interests of the parties will be served in regard to the relief Certification by a Debtor Who Resides as a (Check all applicable Landlord has a judgment against the debtor for possession of debtor's relief (Na	e Debtor - Venue able box.)  Dustiness, or principal assets in this District for the partnership pending in this District.  Or partnership pending in this District.  Dustiness or principal assets in the United State fendant in an action or proceeding [in a federal fendant in this District.  Tenant of Residential Property Eboxes.)  Tesidence. (If box checked, complete the followance of landlord that obtained judgment)  dress of landlord)  Instances under which the debtor would be permitted the judgment for possession was entered as en	s in this District, or has al or state court] in this  ving.)

B1 (Official Form 1) (04/13) Voluntary Petricol Se 15-07775 Doc 1 Filed 03/05/1	
(This page must be completed and filed in every case.)  Document	Page 3 风场(战): Pag Montilla, Sheila
Signature(s) of Pales and VI	Signatures
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is and correct.	Signature of a Foreign Representative
[If petitioner is an individual whose debts are primarily consumer debts and chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, or 13 of title 11, United States Code, understand the relief available under each standard the chapter, and choose to proceed under the constant to the constant the relief available under each standard to the constant to t	has and correct, that I am the foreign representative of a debtor in a foreign proceeding and that I am authorized to file this petition.  (Check only one box.)
have obtained and read the notice required by 11 U.S.C. § 342(b).	Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
I request relief in accordance with the chapter of title 11, United States Coopering in this petition.	order granting recognition of the foreign main proceeding is attached.
Signature of Debtor	X (Signature of Foreign Representative)
Signature of Joint Dehtor 042 4420  Telephone Number (if not represented by attorney)	(Printed Name of Foreign Representative)
Date 3 4 Signature of Attorney*	Date
X	Signature of Non-Attorney Bankruptcy Petition Preparer
Signature of Attorney for Debtor(s)  Printed Name of Attorney for Debtor(s)  Firm Name  Address	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer a defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules of guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Telephone Number	Veronica Eason - Bankruptcy Petition Preparer
Date	Frinted Name and title, if any, of Bankruptcy Petition Preparer
n a case in which § 707(b)(4)(D) applies, this signature also constitutes a rtification that the attorney has no knowledge after an inquiry that the information the schedules is incorrect.	345-62-6447  Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)	1383 Wentworth Avenue
eclare under penalty of perjury that the information provided in this petition is true of correct, and that I have been authorized to file this petition on behalf of the	Calumet City, IL 60409 Address
e debtor requests the relief in accordance with the chapter of title 11, United States de, specified in this petition.	x Signature Cary Cary
Signature of Authorized Individual	3 3 20 (5
	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided at
little of Authorized Individual	ramoet is provided above.
Date	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or

B 1D (Official Form 1, Exhibit D) (12/09)

## UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Montilla, Sheila	Case No
Debtor	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

B 1D (Official Form 1, Exh. D) (12/09) - Cont.

Page 2

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
  - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
  - Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
    - ☐ Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:

Date:

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B 6 Summary (Official Form 6 - Summary) (12/14)

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## UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Montilla, Sheila  Debtor	Case No.
	Chapter 7

### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		1
B - Personal Property	YES	3	\$ 4,928.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 12,262.00	Property of the second
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	3		s 12,995.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	8		\$ 112,631.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	2			\$ 1,000.00
J - Current Expenditures of Individual Debtors(s)	YES	3			\$ 997.00
Т	OTAL	24	\$ 4,928.00	\$ 137,888.00	

Case 15-07775 Doc 1

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B 6 Summary (Official Form 6 - Summary) (12/14)

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## UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Montilla, Sheila  Debtor	 Case No.
	Chapter 7

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

□ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

	<u> </u>	
Type of Liability	A	mount
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	12,995.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	s	27,859.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	40,854.00

#### State the following:

Average Income (from Schedule I, Line 12)	\$ 1,000.00
Average Expenses (from Schedule J, Line 22)	\$ 997.00
Current Monthly Income (from Form 22A-1 Line 11; <b>OR</b> , Form 22B Line 14; <b>OR</b> , Form 22C-1 Line 14)	\$ 1,000.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 12,995.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 112,631.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 112,631.00

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Ĭn re	Montilla, Sheila		2004	1 ago o or 10		
			Document	Page 8 of 48		
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Debtor	
Deptoi	(If known)
	(II KIIOWII)

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "Use of "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	Tota		0.00	

(Report also on Summary of Schedules.)

	Hentar				(If known)	
	Debtor		······································	Case 110.	774	
in re ivi	Ortina, Oriena			Case No.		
* M	ontilla, Sheila		Document	Page 9 of 48		
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D 4D (Official Forms CD) (10/07)

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	<u> </u>			
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			0.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Wells Fargo Checking and Savings Account		501.00
Security deposits with public utilities, telephone companies, landlords, and others.	x			0.00
Household goods and furnishings, including audio, video, and computer equipment.		Household Goods & Furnitrue		400.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			0.00
6. Wearing apparel.		Clothings/Apparel		300.00
7. Furs and jewelry.	х		14500 AM	0.00
8. Firearms and sports, photographic, and other hobby equipment.	x			0.00
Interests in insurance policies.     Name insurance company of each policy and itemize surrender or refund value of each.	x			0.00
10. Annuities. Itemize and name each issuer.	X			0.00
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			0.00

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		Document	Page 10 of 48	

In re Montilla, Sheila	
Debtor ,	Case No.
	(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	×			0.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			0.00
14. Interests in partnerships or joint ventures. Itemize.	x			0.00
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			0.00
16. Accounts receivable.	x		0.00.00	0.00
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	×			0.00
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	х			0.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	×			0.00
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			0.00
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			0.00

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In re Montilla, Sheila

Debtor

Case No.

(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other gener intangibles. Give particulars.	al X			0.00
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining product or service from the debtor primarily for personal, family, or household purposes.				0.00
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2007 Volkswagon Jetta		NESTS ASSESSED FOR THE SECOND OF
26. Boats, motors, and accessories.	x			3,727.00
27. Aircraft and accessories.	l x			0.00 0.00
28. Office equipment, furnishings, and supplies.	×		03334	
29. Machinery, fixtures, equipment, and supplies used in business.	X			0.00
30. Inventory.	x			
31. Animals.	×			0.00
32. Crops - growing or harvested. Give particulars.	×			0.00
33. Farming equipment and implements.			8188 - S18	V. 100
34. Farm supplies, chemicals, and feed.	x			0.00
35. Other personal property of any kind not already listed. Itemize.	×			0.00
		3 continuation sheets attached Total	\$	4,928.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

B6C (Official Form 6C) (04/13) Case 15-07775	Doc 1	Filed 03/05/15	Entered 03/05/15 12:25:33	B Desc Mair
In re Montilla, Sheila		Document	Page 12 of 48 Case No.	
Debtor	***************************************	***************************************		iown)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions	to which debtor is entitled under:
(Check one box)	

☐ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)

□ Check if debtor claims a homestead exemption that exceeds \$155,675.\*

SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
735 ILCS 5/12-1001(a)	300.00	300.00
735 ILCS 5/12-1001(b)	400.00	400.00
735 ICS 5/12-1001 (b)	500.00	500.00
735 ILCS 5/12-1001(b)	1.00	1.00
735 ILCS 5/12-1001(c)	2,400.00	3,727.00
735 ILCS 5/12-1001(g)(1)	500.00	500.00
	PROVIDING EACH EXEMPTION  735 ILCS 5/12-1001(a)  735 ILCS 5/12-1001(b)  735 ILCS 5/12-1001(b)  735 ILCS 5/12-1001(c)	PROVIDING EACH EXEMPTION  735 ILCS 5/12-1001(a)  300.00  735 ILCS 5/12-1001(b)  400.00  735 ILCS 5/12-1001(b)  500.00  735 ILCS 5/12-1001(c)  2,400.00

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 15-07775	Doc 1	Filed
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(If known)

B 6D (Official Form 6D) (12/07)

ln	ra	Montilla,	Sheila
111	re	wionuna,	SHElla

Debtor

Case No.

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife. Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME AND **DATE CLAIM WAS** UNLIQUIDATED AMOUNT OF CLAIM UNSECURED CONTINGENT CODEBTOR **MAILING ADDRESS** INCURRED, WITHOUT PORTION, IF DISPUTED INCLUDING ZIP CODE AND NATURE OF LIEN, **DEDUCTING VALUE** ANY AN ACCOUNT NUMBER AND OF COLLATERAL (See Instructions Above.) DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN ACCOUNT NO.0455 09/2013 -Santander Consumer Automobile 2007 PO Box 961245 Volkswagon Jetta 12,262.00 0.00 Fort Worth, TX 76161 VALUE \$ 12,262.00 ACCOUNT NO. VALUE \$ ACCOUNT NO. VALUE \$ Subtotal > continuation sheets \$ (Total of this page) 12,262.00 0.00 attached Total ▶ \$ 12,262.00 0.00 (Use only on last page)

(Report also on Summary of

Schedules.)

(If applicable, report

also on Statistical Summary of Certain Liabilities and Related

Data.)

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B6E (Official Form 6E) (04/13)

In re Montilla, Sheila  Debtor	Case No
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## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doc, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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In re Montilla, Sheila , Case N	ia
Debtor	(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against	st the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of prothat were not delivered or provided. 11 U.S.C. § 507(a)(7).	operty or services for personal, family, or household use,
Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local governmental uni	its as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institution	
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Super Governors of the Federal Reserve System, or their predecessors or successors, to maintain § 507 (a)(9).	rvision, Comptroller of the Currency, or Board of n the capital of an insured depository institution. 11 U.S.C
Claims for Death or Personal Injury While Debtor Was Intoxicated	
Claims for death or personal injury resulting from the operation of a motor vehicle or vedrug, or another substance. 11 U.S.C. § 507(a)(10).	essel while the debtor was intoxicated from using alcohol,
* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respacing the subject to adjustment.	pect to cases commenced on or after the date of

1 continuation sheets attached

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In re Montilla, Sheila  Debtor	Case No
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# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

		1					Type of Priority	for Claims Liste	d on This Sheet
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No. 0455	1		01/1997 - Tax Lien	<del> </del>	ļ				
Internal Revenue Service Dept Of The Treasury Fresno, CA 93888-0002							6,000.00	6,000.00	0.00
Account No. 0455	+		08/2006 - Tax Lien						
Cook Recorder Of Deeds 118 N Clark Rm 230 Chicago, IL 60602							6,995.00	6,995.00	0.00
Account No.						$\dashv$			
Account No.									
Sheet nolof colltinuation sheets attached Creditors Holding Priority Claims	to Sched	ule of	(Tota	Sub als of th	totals>		12,995.00	\$ 12,995.00	0.00
		S	Use only on last page of the ichedule E. Report also on the factorial of Schedules.)	comple	Total≯ ted mary	s	12,995.00		
		Se th	Use only on last page of the ochedule E. If applicable, replee Statistical Summary of Celabilities and Related Data.)	comple	otals≯ ted o on			12,995.00	0.00

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In re Montilla, Sheila,  Debtor	,	Case No	(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME, DATE CLAIM WAS MAILING ADDRESS CODEBTOR UNLIQUIDATED AMOUNT OF INCURRED AND CONTINGENT INCLUDING ZIP CODE, CLAIM CONSIDERATION FOR DISPUTED AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO8937 04/2010 - Collection Account (Illinois Tollway) Arnold Harris 111 W. Jackson B Suite 400 495.00 Chicago, IL 60604 ACCOUNT NO.1371 04/2010 - Collection Account (Illinois Tollway) Arnold Harris 111 W. Jackson B Suite 400 Chicago, IL 60604 212.00 ACCOUNT NO8847 04/2009 - Collection Account (Hsbc Bank) Asset Acceptance LLC P O Box 1630 686.00 Warren, MI 48090 ACCOUNT NO8752 05/2013 - Collection Atg Credit Account 1700 W. Cortland St, Ste 2 Chicago, IL 60622 94.00 Subtotal> ¢ 1,487.00 continuation sheets attached (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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In re Montilla, Sheila	
Debtor ,	Case No.
	(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			,				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0455			01/2015 - Old Accounts		-		
Chex System 7805 hudson Rd Woodberry, MN 55125			o in 2010 Old Accounts				0.00
ACCOUNT NO. 0455			01/2015 - Notice Only				
Equifax Bankruptcy Dept. P O Box 740241 Atlanta, GA 30374			onzoro - Notice Only				0.00
ACCOUNT NO. 0455			01/2015 Netter 0 /				
Experian Bankruptcy Dept. P O Box 2002 Allen, TX 75013			01/2015 - Notice Only				0.00
ACCOUNT NO. 0455			01/2015 Notice O. I				····
Trans Union Bankruptcy Dept. P O Box 1000 Chester, PA 19022			01/2015 - Notice Only				0.00
ACCOUNT-NO. 0455			01/2015 - Notice Only	_			
Certegy Check Service PO Box 30046 Tampa, FL. 33630-3046			o 1/2010 - Notice Offiy				0.00
theet no of continuation sheet o Schedule of Creditors Holding Unsecured donptiority Claims	ets attache	ed		L	Subtota	ı <b>≻</b> \$	0.00
		(Report also	(Use only on last page of the coro o on Summary of Schedules and, if applica Summary of Certain Liabilitie	hle on th	e Staticti	F.)	

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In re Montilla, Sheila,	
Debtor	Case No.
	(if known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

			,				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO9698	_		09/2012 - Collection Account (ComEd)				
P O Box 212609 Suite 110 Augusta, GA 30917			resourk (Compa)				3,511.0
ACCOUNT NO 0455			03/2015 - Collection				
Chase Bank c/o Michael D Fine 131 S. Dearborn Chicago, IL 60603			Account				6,000.00
ACCOUNT NO.4282			10/2007 - Automobile				
Chase Auto P O Box 901076 Fort Worth, TX 76101			Actionopile				0.00
ACCOUNT NO0455			03/2015 - Collection				
City Of Chicago Dept Of Finance P O Box 4641 Chicago, IL 60680			Account				11,500.00
ACCOUNT NO.0455			03/2015 - Tickets, Fines &				
Secretary Of State 2701 S. Dirken Parkway Springfield, IL 62723			Fees				11,500.00
Sheet no. 6 of 8 continuation sheet of Schedule of Creditors Holding Unsecured Jonpriority Claims	ets attache	ed			Subtotal	>   s	32,511.00
		(Report also	(Use only on last page of the cor o on Summary of Schedules and, if applica Summary of Certain Liabilitie	ble on th	a Ctationia	) [	

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In re Montilla, Sheila,	
Debtor ,	Case No.
	(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Enhanced Recovery 8014 Bayberry Rd Jacksonville, FL 32256			09/2009 - Collection Account (AT&T)				94.00
ACCOUNT NO8305			07/2007 -Credit Card				
First Premier Bank 601 S. Minnesota Ave Sioux Falls, SD 57104			5772307 Oredit Card				450.00
ACCOUNT NO.1985			04/2006 - Credit Card				
First Premier bank 601 S Minnesota Ave Sioux Falls, SD 57104							352.00
ACCOUNT NO.7001			09/2010 - Notice Only				
I.C. System P O Box 64378 St. Paul, MN 55164			Total Control of the Control				1.00
ACCOUNT NO6001  C. System CO Box 64378 At Paul, MN 55164		(	10/2011 - Utility Company Peoples Gas)				737.00
heet no. 5 of 8 continuation sheet Schedule of Creditors Holding Unsecured Conpriority Claims	Is attache	<u>l</u> d			Subtota	ı <b>&gt;</b>   \$	1,634.00
		(Report also	(Use only on last page of the com on Summary of Schedules and, if applical Summary of Certain Liabilities	ale on th	o Ctatiotic	F.)	

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In re Montilla, Sheila,	
Debtor	Case No.
COMPANY	(if known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Millenium Credit Con 149 E Thompson Ave West St. paul, MN 55118			02/2008 - Collection Account (TCF National Bank)				364.0
ACCOUNT NO <b>0455</b>			03/2015 - Notice Only				
Monterey Financial 4095 Avenida De La plata Oceanside, CA 92056			osizo i o Notice Only				1.00
ACCOUNT NO.7883			08/2012 - Collection				
Round 2 Recvr 3690 E 1-240 Servi Oklahoma City, OK 73135			Account (World Gym)				1,500.00
ACCOUNT NO5374			08/2010 - Eduication Loan				
Vsac Federal Loans 10 E. Allen St Vinooski, VT 05404			Using a Education Loan				17,126.00
ACCOUNT NO5274			08/2010 - Education Loan			_	
/sac Federal Loans 0 E. Allen St Vinooski, VT 05404							10,733.00
heet no. 4 of 8 continuation sheet Schedule of Creditors Holding Unsecured onpriority Claims	is attache	d			Subtotal	ı <b>&gt;</b> s	29,724.00
		(Report also	(Use only on last page of the com on Summary of Schedules and, if applicab Summary of Certain Liabilities	براء مم داء	· Constast.	•.)	

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In re Montilla, Sheila,	
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# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.1595  Wells Fargo Credit Bureau Disp P O Box 14517 Des Moines, IA 50306			04/2012 - Credit Card				3,051.0
ACCOUNT NO 0455	1		11/2008 - Utility company				
Peoples Energy 200 E Randolph Chicago, IL 60601			772000 - Otinty company				925.00
ACCOUNT NO.0455			10/2007 - Automobile				
Chase Auto Finance P O Box 901003 Fort Worth, TX 76101							12,855.00
ACCOUNT NO 0455			11/2013 - Utility Company				
Peoples Energy 200 e Randolph Chicago, IL 60601			Same Company				1,707.00
ACCOUNT NO.0455			03/2015 - Collection	_			
Comcast cable P O Box 3002 Southeastern, PA 19398			Account				1,000.00
heet no. 3 of 8 continuation she o Schedule of Creditors Holding Unsecured Conpriority Claims	ets attache	d			Subtotal	<b>→</b> s	19,538.00
		(Report also	(Use only on last page of the com o on Summary of Schedules and, if applical Summary of Certain Liabilities	ble on th	e Statistic	.)	

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B 6F (Official	F	orm	6F)	(12/0	)7) -	Cont.

In re Montilla, Sheila,	
Debtor	Case No.
	(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Sallie Mae P O Box 9500			03/2015 - Student Loan				
Wilkes Barre, PA 18773						j	7,938.00
ACCOUNT NO 0455			11/2014 - Collection				
Stellar Recovery 1327 Highway 2 Wes 100 kalispell, MT 59901			Account (Comcast)				1,167.00
ACCOUNT NO.0455			12/2013 - Collection				
Consolidated Recovery 425 W 5th Ave 103 Escondido, CA 92025			Account 912 Intuit Payment Solution)				3,344.00
ACCOUNT NO 0455			03/2015 - Collection				
Verizon Wireless Bankruptcy Administration 500 Technology Dr. Suite 550 Veldon Spring, MO 63304			Account				900.00
ACCOUNT NO.0455			03/2015 - Utility Company				
Peoples Gas 30 E Randolph St Chicago, IL 60687					***************************************		1,500.00
heet no. Oof Continuation shee o Schedule of Creditors Holding Unsecured conpriority Claims	ts attache	ed			Subtota	l <b>&gt;</b> \$	14,849.00
		(Report also	(Use only on last page of the con o on Summary of Schedules and, if applical Summary of Certain Liabilitie	ble on th	c Statistic	F.)	

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In re Montilla, Sheila,		
Debtor ,	Case No.	
	(if known)	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	т						
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO 0455			02/2015 - Collection				
Arnold Scott Harris 111 West Jackson Blvd Ste 600 Chicago, IL 60604			Account (City Of Chicago Department Of Finance)				11,000.00
ACCOUNT NO 0455			02/2015 - Collection	·			
Sunrise Credit Services, Inc P O Box 9168 Farmingdale, NY 11735-9168			Account (Verizon Wireless)				830,00
ACCOUNT NO.0455			03/2015 - Collection				
City Of Chicago Dept Of Finance P O Box 4641 Chicago, IL 60680			Account				1,058.00
ACCOUNT NOD455							
ACCOUNT NO.0455							
Sheet no. of continuation sheet of Creditors Holding Unsecured Nonpriority Claims	ets attache	ed.			Subtota	ı>   s	12,888.00
		(Report also	(Use only on last page of the con on Summary of Schedules and, if applical Summary of Certain Liabilities	ile on th	a Ctatinti	F.)	112,631.00

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B 6G (Official Form 6G) (12/0	97)	Document	Page 25 of 48	

In re _Montilla, Sheila	Con N
Debtor	Case No
	(if known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Case 15-07775 Doc 1 Filed 03/05/15 Entered 03/05/15 12:25:33 Desc Main Page 27 of 48 Document Fill in this information to identify your case: Sheila Debtor 1 Montilia First Name Middle Name Debtor 2 (Spouse, if filing) First Name Middle Name United States Bankruptcy Court for the: Northern District of Illinois Case number (If known) Check if this is: An amended filing A supplement showing post-petition chapter 13 income as of the following date: Official Form B 61 MM / DD / YYYY Schedule I: Your Income 12/13 Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Describe Employment** Fill in your employment information. Debtor 1 Debtor 2 or non-filing spouse If you have more than one job, attach a separate page with information about additional **Employment status Employed Employed** employers. Not employed Not employed Include part-time, seasonal, or self-employed work. Entertainer Occupation Occupation may Include student or homemaker, if it applies. All American Employer's name Employer's address 827 North HollywoodWay #544 Number Street Number Street Burbank, CA 91505 State ZIP Code City State ZIP Code How long employed there? 5 Years Part 2: **Give Details About Monthly Income** Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filing spouse 2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. 500.00 3. Estimate and list monthly overtime pay. 0.00 Calculate gross income. Add line 2 + line 3. 500.00

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Debtor 1

First Name

Last Name

<b>A</b>		F.	or Debtor 1	For Debtor 2 or non-filing spous	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Copy line 4 here	. → 4	. \$_	500.00		Towns:
5. List all payroll deductions:					
5a. Tax, Medicare, and Social Security deductions	58	- e	0.00		
5b. Mandatory contributions for retirement plans	5t	Ψ	0.00		<del></del>
5c. Voluntary contributions for retirement plans	50	-	0.00		-
5d. Required repayments of retirement fund loans	5d	T	0.00	\$	****
5e. Insurance	5e	~ <u></u>	0.00	\$	
5f. Domestic support obligations	5f.	· ·	0.00	_ 3	***
5g. Union dues	5g.	•	0.00	_ \$	<del></del>
5h. Other deductions. Specify: N/A	5h.	. –	0.00	_	-
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h		 	0.00	_ + \$	_
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$ \$	500.00	_	-
List all other income regularly received:		Ψ			<del>.</del>
8a. Net income from rental property and from operating a business, profession, or farm					
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	0.0	\$_	0.00	\$	
8b. Interest and dividends	8a. 8b.	<u> </u>	0.00	. •	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive	ent	<b>\$</b>	0.00	\$ <u></u>	
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	\$	
8d. Unemployment compensation	8d.	\$	0.00	ę	
8e. Social Security	8e.	\$	0.00	\$	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistan that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: SNAP(Foodstamps)	ce 8f.	\$	500.00	\$	
8g. Pension or retirement income			0.00		
8h. Other monthly income. Specify: N/A	8g.	\$	0.00	\$	
	8h	+ \$	0.00	+\$	
Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$	500.00	\$	
Calculate monthly income. Add line 7 + line 9.  Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	s <u>1,</u> 1	000.00	<b>\$</b> 0.00	<b>s</b> 1,000.0
State all other regular contributions to the expenses that you list in Schedunclude contributions from an unmarried partner, members of your household, you then friends or relatives.	ile J. ur dep	endent	s, your room	nmates, and	
o not include any amounts already included in lines 2-10 or amounts that are no specify: N/A					
add the amount in the last column of line 10 to the amount in line 11. The re Vrite that amount on the Summary of Schedules and Statistical Summary of Cen	sult is	the cor	nbined mon	11. • thly income. d Data, if it applies 12.	\$ 1,000.00
o you expect an increase or decrease within the year after you file this for No.				-	Combined monthly incom
Yes. Explain:					

Filed 03/05/15 Case 15-07775 Doc 1 Entered 03/05/15 12:25:33 Desc Main Page 29 of 48 Document Fill in this information to identify your case: Sheila Debtor 1 Montilla Middle Name Check if this is: Debtor 2 An amended filing (Spouse, if filing) First Name Middle Name Last Name A supplement showing post-petition chapter 13 United States Bankruptcy Court for the: Northern District of Illinois expenses as of the following date: Case number MM / DD / YYYY A separate filing for Debtor 2 because Debtor 2 maintains a separate household Official Form B 6.1 **Schedule J: Your Expenses** 12/13 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. **Describe Your Household** Part 1: 1. Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a separate household? Yes. Debtor 2 must file a separate Schedule J. 2. Do you have dependents? Dependent's relationship to Dependent's Does dependent live Do not list Debtor 1 and Yes. Fill out this information for Debtor 1 or Debtor 2 age with you? Debtor 2. each dependent..... Do not state the dependents' Son No 21 names Yes Son 16 Νo Yes Yes No Nο 3. Do your expenses include ✓ No expenses of people other than yourself and your dependents? Yes **Estimate Your Ongoing Monthly Expenses** Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.) Your expenses 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 0.00 If not included in line 4: Real estate taxes 0.00 Property, homeowner's, or renter's insurance 4b. 0.00 4b. Home maintenance, repair, and upkeep expenses 0.00 4c. Homeowner's association or condominium dues 4d 0.00

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Debtor 1

	Debtor 1	Sheila First Name Middle Name	Montilla			
		First Name Middle Name	Łast Name	Case number (if known)_	**	
					ZV 5 4 5	alterial de la college de l La college de la college d
						rexpenses
	5. Addition	al mortgage payments fo	r your residence, such as home equity loans	5	\$	0.00
	6. Utilities:	:				
	6a. Elec	ctricity, heat, natural gas			~ <b>^</b>	
		ter, sewer, garbage collecti		6	T	0.00
	6c. Tele	ephone, cell phone, Interne	t, satellite, and cable services	60		0.00
	6d. Othe	er. Specify: N/A		60	*	0.00
	7. Food and	d housekeeping supplies			ν. Ψ	0.00
	8. Childcare	e and children's education	n costs	7.	<b>\$</b>	500.00
	9. Clothing,	laundry, and dry cleanin	g	8.	\$	0.00
10	D. Personal	care products and service	es	9.	\$	0.00
11	l. Medical a	nd dental expenses		10,	*	0.00
12	2. Transport	tation. Include gas, mainte	nance, bus or train fare.	11.	\$	0.00
	Do not incl	lude car payments.		12.	\$	0.00
13	Entertainn	ment, clubs, recreation, n	ewspapers, magazines, and books	13.	\$	0.00
14	. Charitable	e contributions and religion	ous donations	14.	\$	0.00
- 15					Ψ	0.00
			om your pay or included in lines 4 or 20.			
	15a. Life in			15a.	\$	0.00
	15b. Health			15b.	\$	0.00
	15c. Vehicle			15c.	\$	70.00
	150. Other	insurance. Specify: N/A		15d.	\$	0.00
16.	Taxes. Do n	not include taxes deducted	from your pay or included in lines 4 or 20.			<u> </u>
	Specify: N	<u> </u>	7 - 7 - 7 - 7 - 7 - 7 - 7 - 7 - 7 - 7 -	40	\$	0.00
17.	Installment	or lease payments:		16.		
		yments for Vehicle 1				
		yments for Vehicle 2		17a.	\$	427.00
		Specify: N/A		17b.	\$	0.00
	17d. Other, S	Specify: N/A		17c.	\$	0.00
18.				17đ.	\$	0.00
1	from your pa	ny on line 5, <i>Schedule I,</i> Y	nce, and support that you did not report as ded our Income (Official Form B 6I).	ucted	\$	0.00
				70.	Ψ	0.00
	Specify: N/A		others who do not live with you.			
20 (	Othorwal			19.	\$	0.00
20. (	oner rear pro	operty expenses not incl	uded in lines 4 or 5 of this form or on Schedule	l: Your Income.		
4	zua. Mongage	es on other property		20a.	\$	0.00
	20b. Real esta			20b.	\$	
		, homeowner's, or renter's i		20c.	\$	
		ince, repair, and upkeep ex		20d.		0.00
2	oc. Homeowi	ner's association or condon	ninium dues	20e.	\$	0.00

Case 15-07775 Doc 1 Filed 03/05/15 Entered 03/05/15 12:25:33 Desc Main Page 31 of 48 Document Sheila Debtor 1 Montilia First Name Middle Name Case number (if known) Last Name Other. Specify: 0.00 Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses. 997.00 22 23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 1,000.00 23a. Copy your monthly expenses from line 22 above. 23b. 23b. 997.00 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 3.00 23¢. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No. Explain here:

B6 Declaration (Official Form 6 - Declaration) (12/07) Case 15-07775 DOC 1

In re Montilla, Sheila

**Document** 

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(if known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have my knowledge, information, and belief.	ead the foregoing summary and schedules, consisting of 26 sheets, and that they are true and correct to the best of
(2), 11 x	
Date 0 ) ( )	Signature:
Date	Signature:
	(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGN.	ATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
I declare under penalty of perjury that: (1) I am a bar the debtor with a copy of this document and the notices promulgated pursuant to 11 U.S.C. & 110(h) setting a m	nkruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been naximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum debtor or accepting any fee from the debtor, as required by that section.
Veronica Eason - BPP	345-62-6447
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, who signs this document.	state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner
1383 Wentworth Avenue Calumet City,IL 60409	
Address	
Signature of Bankruptcy Petition Preparer	$\frac{3}{\text{Date}} \left( \frac{3}{3} \right) 20 (3)$
Names and Social Security numbers of all other individu	als who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
If more than one person prepared this document, attach	additional signed sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the pr 18 U.S.C. § 156.	rovisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
	ALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
	The state of the s
I, the	[the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the
read the foregoing summary and schedules, consisting cnowledge, information, and belief.	[corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have so [26] sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my
Pate	
	Signature:
	[Print or type name of individual signing on behalf of debtor.]
An individual signing on behalf of a partnership or co	DEPOPATION must indicate position or relationship to dobtas. I
· · · · · · · · · · · · · · · · · · ·	operty: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.
2. 2	The of up to \$500,000 of imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (04/13)

## UNITED STATES BANKRUPTCY COURT

#### Northern District of Illinois

In re: Montilla, Sheila  Debtor	Case No(if known)
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### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

\$1,000.00 YTD

Employer: All American 2013 YTD: \$5,650.00 2014 YTD: \$6070.00

B7	(Official	Form	7)	(04/13)	ì

2.	Income	other	than	from	employment	or c	peration	of business
----	--------	-------	------	------	------------	------	----------	-------------

Non

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** 

SOURCE

\$500.00 Monthly

SNAP(Foodstamps) - \$500.00 Monthly

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT

AMOUNT STILL OWING 2

PAID

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225°. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS

AMOUNT PAID OR VALUE OF AMOUNT STILL OWING

TRANSFERS

<sup>\*</sup>Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Non

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT AMOUNT PAID

AMOUNT STILL OWING

### 4. Suits and administrative proceedings, executions, garnishments and attachments



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS

DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

BENEFIT PROPERTY WAS SEIZED

#### 5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY B7 (Official Form 7) (04/13)

#### 6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT

DATE OF ORDER

DESCRIPTION AND VALUE Of PROPERTY 4

CASE TITLE & NUMBER

#### 7. Gifts



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

#### 8. Losses



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART

DATE OF LOSS

BY INSURANCE, GIVE PARTICULARS

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# 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

5

Veronica Eason - BPP 1383 Wentworth Avenue Calumet City, IL 60409 001 Debtorcc Credit Counseling

02/27/2015 \$100.00

\$9.95

## 10. Other transfers



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

1

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

## 11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

B7 (Official Form 7) (04/13)

#### 12. Safe deposit boxes



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR

NAMES AND ADDRESSES OF THOSE WITH ACCESS

DESCRIPTION

DATE OF TRANSFER OR SURRENDER,

OTHER DEPOSITORY

TO BOX OR DEPOSITORY

OF CONTENTS

IF ANY

CONT

#### 13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

## 14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor



If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** 

NAME USED

DATES OF OCCUPANCY

6

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### 16. Spouses and Former Spouses



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight** years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

7

NOTICE LAW



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE **ENVIRONMENTAL** 

LAW



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

## 18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or

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other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

**NAME** 

LAST FOUR DIGITS
OF SOCIAL-SECURITY
OR OTHER INDIVIDUAL
TAXPAYER-I.D. NO.
(ITIN)/ COMPLETE EIN

ADDRESS NATURE OF BUSINESS

BEGINNING AND ENDING DATES



b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in  $11\ U.S.C.\ \S\ 101$ .

**NAME** 

**ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

# 19. Books, records and financial statements



a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED



b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

**NAME** 

**ADDRESS** 

DATES SERVICES RENDERED

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None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

### 20. Inventories



a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

# 21. Current Partners, Officers, Directors and Shareholders



a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST



b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

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## 22. Former partners, officers, directors and shareholders

None

If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

**NAME** 

ADDRESS

DATE OF WITHDRAWAL



b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

# 23. Withdrawals from a partnership or distributions by a corporation



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT. RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

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11 I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct. Date Signature of Debtor Date Signature of Joint Debtor (if any) [If completed on behalf of a partnership or corporation] I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief. Date Signature Print Name and Title [An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.] O continuation sheets attached Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571 DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from Veronica Eason - Bankruptcy Petition Preparer Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social-Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, responsible person, or partner who signs this document. 1383 Wentworth Avenue Calumet City, IL 60409 Addre Signature of Bankruptcy Petition Preparer

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

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B 8 (Official Form 8) (12/08)

# UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Montilla, Sheila Debtor	Case NoChapter 7	
	·F/	

# CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Property No. 1	
Creditor's Name: Santander Consumer	Describe Property Securing Debt: Automobile - 2007 Volkswagon Jetta
Property will be (check one):  ☐ Surrendered	
If retaining the property, I intend to (check at least one):  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain using 11 U.S.C. § 522(f)).	(for example, avoid lien
	7 Not claimed as exempt
Property No. 2 (if necessary)	
Creditor's Name:	Describe Property Securing Debt:
Property will be (check one):   Surrendered  Retained	
If retaining the property, I intend to (check at least one):  Redeem the property Reaffirm the debt Other. Explain using 11 U.S.C. § 522(f)).	(for example, avoid lien
Property is (check one):  Claimed as exempt	Not claimed as exempt

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B 8 (Official Form 8) (12/08)

Page 2

**PART B** – Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  YES NO
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  YES NO
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  YES NO
continuation sheets attache	1 00	
declare under penalty of per	rjury that the above indicates my int rsonal property subject to an unexpi	tention as to any property of my red lease.
ate: <u>03/4/15</u>	Signature of Debtor	
	Signature of Joint Debtor	

B 201B (Form 20/Base 2015-07775 Doc 1 Filed 03/05/15 Entered 03/05/15 12:25:33 Desc Main Document Page 46 of 48

# UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

Northern District of Hillions		
In re Montilla, Sheila Debtor	Case No.	
	Chapter7	
CERTIFICATION OF NOTICE UNDER § 342(b) OF TH	E TO CONSUMER DEBTOR(S) E BANKRUPTCY CODE	
Certification of [Non-Attorney] I, the [non-attorney] bankruptcy petition preparer signing the attached notice, as required by § 342(b) of the Bankruptcy Code.	Bankruptcy Petition Preparer e debtor's petition, hereby certify that I delivered to the debtor the	
Veronica Eason - Bankruptcy Petition Preparer	345-62-6447	
Printed name and title, if any, of Bankruptcy Petition Preparer Address: 1383 Wentworth Avenue Calumet City, IL 60409  Signature of Bankruptcy Petition Preparer or officer,	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)  JNITED STATES BANKRUPTCY COURT	
orincipal, responsible person, or partner whose Social	NORTHERN DISTRICT OF ILLINOIS	
Security number is provided above.	MAR 05 <b>2015</b>	
I (We), the debtor(s), affirm that I (we) have received and reactode.  Shell Montila rinted Name(s) of Debtor(s)  ase No. (if known)	x Signature of Debtor  X  X  Signature of Debtor  X	
	Signature of Joint Debtor (if any)  Date	

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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# UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

# 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <a href="before">before</a> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

# Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)
Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.